

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Lawrence Angelo Walsh  
Carolyn Irene Walsh

Case No.: 5-20-02039 MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Bank of America
Court Claim Number:	05
Last Four of Loan Number:	0893
Property Address if applicable:	406 4 <sup>th</sup> Ave

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$64.12
b.	Prepetition arrearages paid by the trustee:	\$64.12
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$64.12

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage was paid through the Trustee  
from August 2020 to October 2024

Current monthly mortgage payment: \$1,149.01

The next post-petition payment was due  
on:

November 2024

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the

default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: October 31, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Lawrence Angelo Walsh  
Carolyn Irene Walsh

Case No.: 5-20-02039 MJC

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on October 31, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Lisa M Doran, Esquire  
69 Public Square Suite 700  
Wilkes Barre PA 18701

**Served by First Class Mail**

Bank of America  
PO Box 31785  
Tampa FL 33631-3785

Lawrence Angelo Walsh  
Carolyn Irene Walsh  
406 4<sup>th</sup> Ave  
Scranton PA 18505

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 31, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 20-02039

LAWRENCE ANGELO WALSH

BANK OF AMERICA, N.A.  
PO BOX 660933

DALLAS, TX 75266-0933

Acct No: 0893

Sequence: 07

Modify:

Filed Date:

Hold Code:

Amt Sched:		\$0.00	Debt:	\$58,092.91	Interest Paid:	\$0.00
Amt Due:	\$1,149.01		Paid:	\$58,092.91	Accrued Int:	\$0.00
					Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5010</b>	<b>BANK OF AMERICA, N.A.</b>							
501-0	BANK OF AMERICA, N.A.		10/23/2024	2040694	\$1,149.01	\$0.00	\$1,149.01	
						Payment for 10/2024		
501-0	BANK OF AMERICA, N.A.		09/17/2024	2039681	\$1,149.01	\$0.00	\$1,149.01	09/24/2024
						Payment for 9/2024		
501-0	BANK OF AMERICA, N.A.		08/07/2024	2038752	\$1,149.01	\$0.00	\$1,149.01	08/14/2024
						Payment for 8/2024		
501-0	BANK OF AMERICA, N.A.		07/10/2024	2037915	\$1,153.14	\$0.00	\$1,153.14	07/19/2024
						Payment for 7/2024		
501-0	BANK OF AMERICA, N.A.		06/18/2024	2037040	\$1,153.14	\$0.00	\$1,153.14	06/26/2024
						Payment for 6/2024		
501-0	BANK OF AMERICA, N.A.		05/22/2024	2036069	\$1,153.14	\$0.00	\$1,153.14	05/29/2024
						Payment for 5/2024		
501-0	BANK OF AMERICA, N.A.		04/17/2024	2035071	\$1,153.14	\$0.00	\$1,153.14	04/25/2024
						Payment for 4/2024		
501-0	BANK OF AMERICA, N.A.		03/14/2024	2034116	\$1,153.14	\$0.00	\$1,153.14	03/25/2024
						Payment for 3/2024		
501-0	BANK OF AMERICA, N.A.		02/14/2024	2033163	\$1,153.14	\$0.00	\$1,153.14	02/22/2024
						Payment for 2/2024		
501-0	BANK OF AMERICA, N.A.		01/12/2024	2032274	\$1,153.14	\$0.00	\$1,153.14	01/18/2024
						Payment for 1/2024		
501-0	BANK OF AMERICA, N.A.		12/19/2023	2031325	\$1,153.14	\$0.00	\$1,153.14	12/27/2023
						Payment for 12/2023		
501-0	BANK OF AMERICA, N.A.		11/15/2023	2030389	\$1,135.49	\$0.00	\$1,135.49	11/22/2023
						Payment for 11/2023		
501-0	BANK OF AMERICA, N.A.		10/18/2023	2029432	\$1,135.49	\$0.00	\$1,135.49	10/25/2023
						Payment for 10/2023		
501-0	BANK OF AMERICA, N.A.		09/19/2023	2028411	\$1,135.49	\$0.00	\$1,135.49	09/27/2023
						Payment for 9/2023		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	BANK OF AMERICA, N.A.		08/09/2023	2027406	\$1,135.49	\$0.00	\$1,135.49	08/16/2023
							Payment for 8/2023	
501-0	BANK OF AMERICA, N.A.		07/11/2023	2026471	\$1,135.49	\$0.00	\$1,135.49	07/19/2023
							Payment for 7/2023	
501-0	BANK OF AMERICA, N.A.		06/13/2023	2025564	\$1,135.49	\$0.00	\$1,135.49	06/22/2023
							Payment for 6/2023	
501-0	BANK OF AMERICA, N.A.		05/16/2023	2024575	\$1,135.49	\$0.00	\$1,135.49	06/01/2023
							Payment for 5/2023	
501-0	BANK OF AMERICA, N.A.		04/18/2023	2023528	\$1,135.49	\$0.00	\$1,135.49	04/27/2023
							Payment for 4/2023	
501-0	BANK OF AMERICA, N.A.		03/15/2023	2022543	\$1,135.49	\$0.00	\$1,135.49	03/22/2023
							Payment for 3/2023	
501-0	BANK OF AMERICA, N.A.		02/15/2023	2021530	\$1,135.49	\$0.00	\$1,135.49	02/23/2023
							Payment for 2/2023	
501-0	BANK OF AMERICA, N.A.		01/18/2023	2020527	\$1,135.49	\$0.00	\$1,135.49	01/25/2023
							Payment for 1/2023	
501-0	BANK OF AMERICA, N.A.		12/13/2022	2019558	\$1,135.49	\$0.00	\$1,135.49	12/19/2022
							Payment for 12/2022	
501-0	BANK OF AMERICA, N.A.		11/16/2022	2018582	\$1,176.28	\$0.00	\$1,176.28	12/07/2022
							Payment for 11/2022	
501-0	BANK OF AMERICA, N.A.		10/18/2022	2017518	\$1,176.28	\$0.00	\$1,176.28	10/25/2022
							Payment for 9/2022	
501-0	BANK OF AMERICA, N.A.		10/18/2022	2017518	\$1,176.28	\$0.00	\$1,176.28	10/25/2022
							Payment for 10/2022	
501-0	BANK OF AMERICA, N.A.		08/17/2022	2015417	\$1,176.28	\$0.00	\$1,176.28	08/24/2022
							Payment for 7/2022	
501-0	BANK OF AMERICA, N.A.		08/17/2022	2015417	\$1,176.28	\$0.00	\$1,176.28	08/24/2022
							Payment for 8/2022	
501-0	BANK OF AMERICA, N.A.	V	08/10/2022	2011311	(\$1,176.28)	\$0.00	(\$1,176.28)	08/10/2022
501-0	BANK OF AMERICA, N.A.		07/13/2022	2014394	\$1,176.28	\$0.00	\$1,176.28	07/21/2022
							Payment for 7/2022	
501-0	BANK OF AMERICA, N.A.		06/14/2022	2013438	\$1,176.28	\$0.00	\$1,176.28	06/22/2022
							Payment for 6/2022	
501-0	BANK OF AMERICA, N.A.		05/17/2022	2012354	\$1,176.28	\$0.00	\$1,176.28	05/24/2022
							Payment for 5/2022	
501-0	BANK OF AMERICA, N.A.		04/12/2022	2011311	\$1,176.28	\$0.00	\$1,176.28	08/10/2022
							Payment for 4/2022	
501-0	BANK OF AMERICA, N.A.		03/16/2022	2010284	\$1,176.28	\$0.00	\$1,176.28	03/22/2022
							Payment for 3/2022	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
501-0	BANK OF AMERICA, N.A.		02/16/2022	2009326	\$1,176.28	\$0.00	\$1,176.28	02/23/2022
						Payment for 2/2022		
501-0	BANK OF AMERICA, N.A.		01/19/2022	2008310	\$1,176.28	\$0.00	\$1,176.28	01/26/2022
						Payment for 1/2022		
501-0	BANK OF AMERICA, N.A.		12/15/2021	2007289	\$1,176.28	\$0.00	\$1,176.28	12/21/2021
						Payment for 12/2021		
501-0	BANK OF AMERICA, N.A.		11/16/2021	2006266	\$1,104.97	\$0.00	\$1,104.97	11/23/2021
						Payment for 11/2021		
501-0	BANK OF AMERICA, N.A.		10/14/2021	2005210	\$1,104.97	\$0.00	\$1,104.97	10/20/2021
						Payment for 10/2021		
501-0	BANK OF AMERICA, N.A.		09/14/2021	2004225	\$1,104.97	\$0.00	\$1,104.97	10/04/2021
						Payment for 9/2021		
501-0	BANK OF AMERICA, N.A.		08/18/2021	2003153	\$1,104.97	\$0.00	\$1,104.97	08/25/2021
						Payment for 8/2021		
501-0	BANK OF AMERICA, N.A.		07/14/2021	2002132	\$1,104.97	\$0.00	\$1,104.97	07/20/2021
						Payment for 7/2021		
501-0	BANK OF AMERICA, N.A.		06/16/2021	2001159	\$1,104.97	\$0.00	\$1,104.97	06/22/2021
						Payment for 6/2021		
501-0	BANK OF AMERICA, N.A.		05/18/2021	2000124	\$1,104.97	\$0.00	\$1,104.97	05/26/2021
						Payment for 5/2021		
501-0	BANK OF AMERICA, N.A.		04/15/2021	1228768	\$1,104.97	\$0.00	\$1,104.97	04/23/2021
						Payment for 4/2021		
501-0	BANK OF AMERICA, N.A.		03/17/2021	1227739	\$1,104.97	\$0.00	\$1,104.97	03/23/2021
						Payment for 3/2021		
501-0	BANK OF AMERICA, N.A.		02/17/2021	1226720	\$1,104.97	\$0.00	\$1,104.97	02/25/2021
						Payment for 2/2021		
501-0	BANK OF AMERICA, N.A.		01/19/2021	1225716	\$1,104.97	\$0.00	\$1,104.97	01/28/2021
						Payment for 1/2021		
501-0	BANK OF AMERICA, N.A.		12/10/2020	1223912	\$1,104.97	\$0.00	\$1,104.97	12/16/2020
						Payment for 12/2020		
501-0	BANK OF AMERICA, N.A.		11/03/2020	1223085	\$1,104.97	\$0.00	\$1,104.97	11/12/2020
						Payment for 11/2020		
501-0	BANK OF AMERICA, N.A.		10/15/2020	1222178	\$1,104.97	\$0.00	\$1,104.97	10/21/2020
						Payment for 10/2020		
501-0	BANK OF AMERICA, N.A.		10/15/2020	1222178	\$1,104.97	\$0.00	\$1,104.97	10/21/2020
						Payment for 9/2020		
501-0	BANK OF AMERICA, N.A.		09/17/2020	1221125	\$1,104.97	\$0.00	\$1,104.97	09/25/2020
						Payment for 8/2020		
Sub-totals: \$58,092.91						\$0.00	\$58,092.91	
Grand Total: \$58,092.91						\$0.00		

# Disbursements for Claim

Case: 20-02039 LAWRENCE ANGELO WALSH

BANK OF AMERICA  
PO BOX 660933

DALLAS, TX 75266-0933

Acct No: 0893/PRE ARREARS/406 4TH

Sequence: 24

Modify:

Filed Date: 8/24/2020 12:00:00AM

Hold Code:

Amt Sched:	\$124,489.00	Debt:	\$64.12	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$64.12	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>BANK OF AMERICA</b>							
520-0	BANK OF AMERICA		11/03/2020	1223083	\$64.12	\$0.00	\$64.12	11/12/2020

Sub-totals: \$64.12 \$0.00 \$64.12

Grand Total: \$64.12 \$0.00